

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

MELISSA M GHANT

Debtor(s)

Case No. 09-20558

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/05/2009.
- 2) The plan was confirmed on 07/27/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/31/2013.
- 6) Number of months from filing to last payment: 44.
- 7) Number of months case was pending: 48.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,873.00.
- 10) Amount of unsecured claims discharged without payment: \$54,500.05.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$32,965.00
Less amount refunded to debtor	\$564.97

**NET RECEIPTS: \$32,400.03**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,891.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,806.23
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,697.73**

Attorney fees paid and disclosed by debtor: \$608.50

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE NA	Unsecured	297.00	247.27	247.27	117.35	0.00
CITIBANK USA	Unsecured	8,673.00	NA	NA	0.00	0.00
CITIBANK USA	Unsecured	8,673.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	NA	NA	NA	0.00	0.00
COUNTRYWIDE HOME LOANS	Secured	137,627.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	8,659.00	8,749.81	8,749.81	4,152.66	0.00
EAST BAY FUNDING	Unsecured	2,836.00	2,782.96	2,782.96	1,320.79	0.00
ECAST SETTLEMENT CORP	Unsecured	483.00	522.29	522.29	247.88	0.00
FIFTH THIRD BANK	Unsecured	755.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Unsecured	5,732.00	5,732.42	5,732.42	2,720.66	0.00
FIFTH THIRD BANK	Secured	10,100.00	10,873.75	10,873.75	0.00	0.00
FIFTH THIRD BANK	Unsecured	5,732.00	NA	NA	0.00	0.00
ISAC	Unsecured	NA	8,714.09	8,714.09	4,135.71	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	8,976.00	8,976.20	8,976.20	4,260.10	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	16,362.00	16,388.91	16,388.91	7,778.34	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	2,703.00	2,703.60	2,703.60	1,283.13	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	3,420.00	3,420.70	3,420.70	1,623.46	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	131.00	131.10	131.10	62.22	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$10,873.75	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$10,873.75</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$58,369.35</b>	<b>\$27,702.30</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$4,697.73</u>	
Disbursements to Creditors	<u>\$27,702.30</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$32,400.03</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/29/2013

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.